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Panasonic 2,666⁰⁰ 8 months <p>Window Type Air Conditioner 1.5 B.T.U. / Hr. Cooling Capacity: 12,000 B.T.U. Energy Efficient 2007 E.E.C. Rating</p>	LG 1,457⁰⁰ 12 months <p>Window Type Air Conditioner 1.5 B.T.U. / Hr. Cooling Capacity: 12,000 B.T.U. Energy Efficient 2007 E.E.C. Rating</p>	LG 1,665⁰⁰ 8 months <p>Window Type Air Conditioner 1.5 B.T.U. / Hr. Cooling Capacity: 12,000 B.T.U. Energy Efficient 2007 E.E.C. Rating</p>	DAIKIN 899⁰⁰ 12 months <p>Window Type Air Conditioner 1.5 B.T.U. / Hr. Cooling Capacity: 12,000 B.T.U. Energy Efficient 2007 E.E.C. Rating</p>	HYUNDAI 3,065⁰⁰ 8 months <p>Window Type Air Conditioner 1.5 B.T.U. / Hr. Cooling Capacity: 12,000 B.T.U. Energy Efficient 2007 E.E.C. Rating</p>
HITACHI 8,666⁰⁰ 8 months <p>Window Type Air Conditioner 1.5 B.T.U. / Hr. Cooling Capacity: 12,000 B.T.U. Energy Efficient 2007 E.E.C. Rating</p>	HITACHI 8,499⁰⁰ 8 months <p>Window Type Air Conditioner 1.5 B.T.U. / Hr. Cooling Capacity: 12,000 B.T.U. Energy Efficient 2007 E.E.C. Rating</p>	GREE 10,665⁰⁰ 8 months <p>Window Type Air Conditioner 1.5 B.T.U. / Hr. Cooling Capacity: 12,000 B.T.U. Energy Efficient 2007 E.E.C. Rating</p>	Panasonic 4,999⁰⁰ 8 months <p>Window Type Air Conditioner 1.5 B.T.U. / Hr. Cooling Capacity: 12,000 B.T.U. Energy Efficient 2007 E.E.C. Rating</p>	DAIKIN 2,750⁰⁰ 8 months <p>Window Type Air Conditioner 1.5 B.T.U. / Hr. Cooling Capacity: 12,000 B.T.U. Energy Efficient 2007 E.E.C. Rating</p>



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30

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LG 2,282⁰⁰ 8 months <p>Refrigerator 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	Panasonic 2,333⁰⁰ 8 months <p>Refrigerator 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	SANYO 2,999⁰⁰ 12 months <p>Refrigerator 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	DAIKIN 4,666⁰⁰ 8 months <p>Refrigerator 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	DAIKIN 4,158⁰⁰ 12 months <p>Refrigerator 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>
DAIKIN 2,166⁰⁰ 12 months <p>Refrigerator 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	DAIKIN 2,233⁰⁰ 8 months <p>Refrigerator 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	DAIKIN 4,498⁰⁰ 8 months <p>Refrigerator 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	DAIKIN 3,150⁰⁰ 12 months <p>Refrigerator 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	TOSHIBA 2,082⁰⁰ 8 months <p>Refrigerator 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>



OR
20
APPLE IPAD
WIFI 16GB



Breeze through summer with coolers and electric fans

DAIKIN 549⁰⁰ 8 months <p>Cooler 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	DAIKIN 1,550⁰⁰ 8 months <p>Electric Fan 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	DAIKIN 699⁰⁰ 8 months <p>Electric Fan 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	DAIKIN 879⁰⁰ 8 months <p>Electric Fan 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>	DAIKIN 1,680⁰⁰ 8 months <p>Electric Fan 18 Cu. Ft. Energy Efficient 2007 E.E.C. Rating</p>
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SONY 1,999⁰⁰ 8 months <p>Digital Camera 12.1 Megapixels 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens</p>	SONY 4,999⁰⁰ 8 months <p>Digital Camera 12.1 Megapixels 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens</p>	DAIKIN 957⁰⁰ 12 months <p>Digital Camera 12.1 Megapixels 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens</p>	Canon 3,950⁰⁰ 8 months <p>Digital Camera 12.1 Megapixels 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens</p>	Canon 3,745⁰⁰ 8 months <p>Digital Camera 12.1 Megapixels 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens</p>	DAIKIN 1,749⁰⁰ 8 months <p>Digital Camera 12.1 Megapixels 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens</p>	DAIKIN 1,916⁰⁰ 12 months <p>Digital Camera 12.1 Megapixels 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens 28mm Wide Angle Lens</p>
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BDO

Aquino signs EO to adopt 'open skies' policy

By Norman Bordabara

President Aquino has signed an executive order authorizing the civil aviation board (CAB) and the Philippine air agreement negotiating panel to aggressively pursue an open skies policy in the country.

The order, signed on March 14, authorizes the Philippine air agreement negotiating panel to aggressively pursue an open skies policy in the country.

The President himself has the right to fully

abolish the country's aviation industry and health tourism, trade and investment.

EO signed on March 14, authorizes the Philippine air agreement negotiating panel to aggressively pursue an open skies policy in the country.

The President himself has the right to fully

abolish the country's aviation industry and health tourism, trade and investment.

EO signed on March 14, authorizes the Philippine air agreement negotiating panel to aggressively pursue an open skies policy in the country.

Benefits of travelers

EO signed on March 14, authorizes the Philippine air agreement negotiating panel to aggressively pursue an open skies policy in the country.

The President himself has the right to fully

abolish the country's aviation industry and health tourism, trade and investment.

EO signed on March 14, authorizes the Philippine air agreement negotiating panel to aggressively pursue an open skies policy in the country.

Third freedoms

EO signed on March 14, authorizes the Philippine air agreement negotiating panel to aggressively pursue an open skies policy in the country.

The President himself has the right to fully

abolish the country's aviation industry and health tourism, trade and investment.

EO signed on March 14, authorizes the Philippine air agreement negotiating panel to aggressively pursue an open skies policy in the country.

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PAL to fly Japan aid for free

Philippine Airlines (PAL) announced yesterday it would donate airline tickets for free to transport to Japan aid workers.

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Lonely Nights No More!



Makakapiling mo na gabi-gabi
ARNELL IGNACIO



March 18 is World Sleep Day
 It's time you took your night as seriously as your day.

When talking about a healthy lifestyle, many people often mention exercise, food and reducing stress, but don't forget the importance of a good night's sleep. Sleep is extremely important for the overall physical and mental well-being.

World's healthiest sleepers are those who understand the importance of sleep and know how to get the most out of their sleep.

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My home by the bay

erich gonzales

Erich Gonzales

ABS-CBN'S YOUNG STAR ERICH GONZALES ENDORSES 'THE BIRCH TOWER' IN MALATE

Malate, Manila, Philippines March 18, 2012 - When she won ABS-CBN's Star Circle Quest in 2008 at the tender age of 16, young star Erich Gonzales told himself that her victory was just the dream, but the beginning of one. This celebration, Classy talent actress has worked in order to prove that her place in the showbiz world wasn't a fluke. And in the middle of working on long shooting days for musical and TV, Erich makes sure that her home is a real refuge, and a place that is worthy of her hard-earned money. And this is why she has chosen to make her home in Malate's newest development, Birch Tower, her home by the bay.

Situated in the heart of the modern, renewed and renewed Malate district in Manila, the Birch Tower is one of the projects of Miroben Property Holdings. The Birch Tower is a reflection of their corporate push to create a city, elegant, yet affordable lifestyle for the hard-working Filipino, combining above-market, value-for-money facilities with designer amenities that one can usually find in higher priced condominium developments.

All these can be found in 50-storey apartments located in one of Manila's most historically posh neighborhoods, with unforgettable views of Manila Bay's world famous sunset. Centrally located along Bonifacio 12, the Birch Tower is just a few steps from one of the biggest malls in Manila, as well as a thriving cafe, club and party district. The Birch Tower offers convenient living near churches, schools and universities, the LRT and other business and commercial hubs.

The Birch Tower offers prospective residents their pick of several stunning and spacious designer units. A fully-furnished studio unit can range from 24.2 square meters to 33.4 square meters, while a one-bedroom unit is 42.8 square meters. The Birch Tower also has a swimming pool, gymnasium and function room, available for residents.

The tower's built-in interior combine designer choices with long-lasting facilities, ensuring a built-in is built to last and can stand the test of time. From its polished white marble counter-tops, birch's columns lined with landscape glass for stylish garage, high-tech security, low-noise elevators that are installed from floor to ceiling, linking rooms and facilities are also equipped with granite floor finishes and ceilings with a crown finish.

Construction on the Birch Tower is ongoing with a full complement of workers active 24 hours a day. The development is expected to be fully operational by September 2012.

Miroben Property Holdings is very proud of the fact that The Birch Tower's condominium units are built very affordable with better quality than industry standards. Model units are now available for viewing of the public can see this and more. Miroben Property Holdings, Inc. has to offer. Among the projects on the pipeline is their 60 storey Royal Oak Tower, the tallest condominium ever to be constructed in the heart of Manila.



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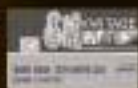
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DEPARTMENT STORE

Good Governance, and Genuine Peace and Development in the ARMM Now!

We, civil society organizations of the Autonomous Region in Muslim Mindanao (ARMM) united within the Reform ARMM New Coalition (KAN), assert that the ARMM elections must be postponed and synchronized with the May 2013 nationwide elections.

The ARMM election is originally scheduled on August 8, 2010. The wisdom of the synchronization proposal is expressed in House Bill 4146, which is currently deliberated in Congress.

The Legislative-Executive Development Advisory Council last February 28 made the ARMM election synchronization a priority legislative measure. Hence, HB 4146 is certified as an urgent bill in both the House of Representatives and Senate.

For good governance, peace and development to take place in the ARMM, the region has to restart clean, fair, and honest elections. Initiatives and programs towards these ends should take their full course and not be sidetracked by a showcase of political maneuvering, violence and election-rigging, the outcome of which might bring more uncertainty than stability to the region.

The national government should be given sufficient time to conduct audit of the P27,005 billion funds allocated to the ARMM from 2008 to 2010, including millions of dollars in foreign assistance from international development partners. There has to be a cleaning process. We should find out where the money went and who benefited.

We commit ourselves to ensuring that the implementation of programs and projects funded by ARMM's development partners to alleviate the plight of poor families in the region (which in 2009 has reached 218,043) will not be adversely affected by the postponement of elections.

A thorough campaign must ensue against partisan armed groups operating in the region, along with other concrete measures implemented by the national government to address the alarming and increasing incidence of criminality and insurgency in the region.

In addition, the deferment of the ARMM elections will provide greater leeway for the ongoing peace negotiations between the government, the Moro Islamic Liberation Front, the Moro National Liberation Front and the implementation of the 1996 final peace agreement with the latter.

We believe that to enable the government to fulfill and implement its "Daang Matatag" vision for ARMM, we should allow reforms to take place, start a clean slate, and prepare the region and its people for an orderly transfer of power and resources to its duly-elected officials in 2013.

Bangsamoro Lawyers Network (BLN) • Bangsamoro Solidarity Movement (BANGSAI)
Bangsamoro Women's Solidarity Forum for Peace and Development Inc. (BSWSMPID)
Bangsamoro Taawuf – Minority Rights Forum • Consultation of Bangsamoro Civil Society (CBCS)
Citizens Coalition for ARMM Electoral Reform (C-CARE) • Islamic Development Council (IDC)
Islamic Movement for Electoral Reform and Good Governance (IMEERG)
Mindanao People's Caucus (MPC) • Mindanao Alliance for Peace (MAP) • Mindanao Peace Solidarity (MPS)
Muslims People's Development Center (MARADECA)
Maguindanao Network of Organizations (MAGNETO) Moro Human Rights Center • Kadronaya Foundation Inc.
Kahapon Foundation Inc. • Organization of Tuhay and Lambangian Conference (OTLAC)
Tuhay Lambangian Women's Organization • Young Maranaw for Peace and Development (YMPE)
Raisa Youth for Peace and Development • Service to Alternative Living Paradigm (SALIGAN)-Mindanao
Said Initiative in Mindanao Convergence for Asset Reform and Regional Development (SIMCARRD)
Alternative Center for Organizational Reform and Development (ACORD) – Basilan
Asahan Bangsamoro People's Association (ABPA)
Building Alternative Rural Resource Institution and Organizing Services (BARROS)
Maguindanao Center for PALMA Inc. • Solidarity for Peace Engagement and Equity-led Development (SPEED)
WEDTV-AI Jansahil Organization • Bangsamoro Lawyers Network (BLN)
Bangsamoro Solidarity Movement (BANGSAI) • Bangsamoro Center for Just Peace, Inc. (BCJP)
Sindon ka Kalilindat • United Youth for Peace and Development (UNYPAD)
United Youth of the Philippines (UNYPHIL-Women) • Mindanao Alliance for Peace (MAP)
Maranaw Youth for Peace and Development (MYPD) • Orpongan a MGA Bas a Ranao (OBAERA Inc.)
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SGM Car Federico Lopez, chair of the Philippine Solar Car Challenge Society shows the design of the society's solar-powered car at the La Salle University in Manila during yesterday's unveiling. The solar car will be sent to the annual world solar car race in Australia today. [www.sccs.org](#)

RH backers to blame for bill's delay, antis claim

By Cynthia O. Basiao

OPponents of the reproductive health bill in the House of Representatives yesterday said its proponents should stop whining about the delay in the plenary deliberation on the measure because it was not urgent.

Manila Rep. Antonio Regalado was indignant over the House Speaker's call for the bill's passage. He said the bill was not urgent, and he said the bill was not urgent.

"Don't blame it because your group questioned the question in the ARMM plebiscite yesterday. That was why the RH bill was not discussed," Regalado said in an interview with the Inquirer, referring to Legarda.

Legarda called for the bill's passage on the floor on Wednesday as the proposed postponement of the election in the Autonomous Region in Muslim Mindanao (ARMM) was discussed.

Lack of urgency

Only the anti-postponement congressmen so far had been able to interrupt the question of the postponement bill when the deliberation started about what House did last night. Mark Douglas Gage, a member of the minority, questioned the question since there were less than 10 congressmen present.

At a point, Speaker Rep. Lorenson Talarin II adjourned the session, with 17 congressmen scheduled to ask their questions on the ARMM bill on Monday.

"I did not expect not to question the question, they could have finished the debate and voted on the RH bill but it was a member of the Congress who interrupted the question of urgency. So it affected the schedule and the debate on the ARMM bill was carried over on Monday," Regalado said.

Regalado said the anti-RH congressmen had decided to hold the session in May but this was opposed by Legarda, principal author of the bill.

Congress recess

Congress will go on recess on March 20 and return on May 9 for a one-month session only.

Legarda questioned why the US and RH legislation who had failed to stop it, and one was prepared to do so despite the insistence of the anti-RH congressmen to the plenary since March 6.

"There is a need for an immediate high-level consultation through plenary decisions even as the RH advocates are certain that their measure will secure the fastest of implementation," he said.

Legarda said the opposition's procrastination signaled a "violation" for the reproductive health measure because it violated the reality that the RH advocates had the capacity to negotiate as well as to negotiate while the opposition was merely playing delay tactics.

"Delaying the passage of the RH bill is a deliberate strategy," he said.

Aplus

METRO

Editor: Katherine S. Winding

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Pasig local execs treated to Boracay trip

'Officials attended seminar on empowerment'

By Rolando Pineda Mangalaya

THE PASIG City government yesterday confirmed that it shouldered all the expenses for a three-day seminar-workshop for barangay officials on Boracay Island in Aklan last month.

In a phone interview yesterday, Andrew Santiago of the city's Public Information Office (PIO) said that the seminar-workshop was attended by 330 barangay officials from the city's 30 barangays.

He added that the training was a project of Pasig's Strategic Policy Office (SPO) which had the approval of the Department of the Interior and Local Government (DILG) and Commission on Local Government (CLOM).

"The money for the workshop came from the city government's budget for training, seminars and other projects," Santiago declared in a text message.

and part was conducted from Feb. 23 to 25.

Santiago, meanwhile, denied reports that the barangay officials were lured to Boracay by a sex worker.

According to him, the seminar project was just held there although the participants stayed at Boracay Garden Resort.

This was confirmed by Ismael Antonio on the island.

the resort has a rating of 4.5, the highest rating for Philippines 2009, and is equipped with modern amenities, including two large swimming pools and a children's pool.

It offers a package inclusive of a three-day, two-night stay with daily complimentary breakfast, evening traditional dance meals, and more.

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Bahrain arrests 6 dissident leaders after crackdown

MANAMA, Bahrain arrested at least six dissident opposition leaders on Thursday, a day after it withdrew its protest by the UN Human Rights Council.

Under criticism from the United Nations, Bahrain's human rights activists have been arrested and detained in a series of protests and strikes.

These arrests and other measures have been taken to suppress the opposition and to prevent the opposition from organizing further protests.

Among the arrested leaders were Nabeel Rajab, a prominent human rights activist, and other opposition leaders.

The arrests were part of a broader crackdown on the opposition and on the press.

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A BOLDERS group head and other opposition leaders were arrested and taken to a detention facility in Bahrain.

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Taliban, Afghan gov't looking to start peace talks

KABUL, Afghanistan—An 18-hour truce between the Taliban and the Afghan government began on Thursday.

The truce was part of a broader effort to start peace talks between the Taliban and the Afghan government.

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World Briefs

4 New York Times journalists missing in Libya

The New York Times said on Thursday that four of its journalists reporting on the conflict in Libya were missing. The journalists were reported to be in the hands of Libyan forces.

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BUSINESSFriday

Business Editor: Margo Quinsaga-Espino

PSE encourages more SMEs to go public

By Paolo G. Matucillas

BUSINESSMEN are like babies. They need looking after from their birth to their death.

These entrepreneurs have to care for their "babies" when they aren't doing well and stop their prayers when they reach new heights.

And eventually, retirement will have to be their final love the most and have progenies live of their own.

For parents, this usually means sending their sons and daughters to college, the requirement, the one means to make public offering (IPO). It's the way to get the best of the Philippine Stock Exchange (PSE) listing services department, said some local entrepreneurs here—because that's going public to help their companies grow faster than if they had remained private.

Despite this, many businessmen are not "inches" into the business world, still waiting to see about selling part of their companies to local investors.

"I know many of you are thinking, why should I share in the profits of my business?"

He acknowledged that many businessmen are not used to share their profits and control with outside investors.



THE PHILIPPINE Stock Exchange hopes that other small, medium-size enterprises like Phoenix Petroleum will join the expanding roster of listed companies.

But having on the stock exchange is one way to get cheap capital needed to fund growth and expansion.

It also urged for small businesses to conduct an IPO and take advantage of the rising capital flows in the stock market.

Using the recent SME IPOs organized by the PSE, together with the Development Bank of the Philippines, Phil announced that listing can be one of the most efficient ways to raise capital that can be used to expand a business.

And because listed companies are subjected to international disclosure and corporate

governance standards, your company can gain credibility," Villa said.

"This opens endless possibilities for your company," he added, noting that this allows business owners to hire the best people. "The brightest people are attracted to work for listed companies."

Being listed also improves a company's access to bank loans. Villa said not only will being able to comply with strict disclosure rules build trust when talking to banks, but loans can be used as collateral when borrowing money.

Being listed also allows a company's management to give the employees stock options, making them work and live outside the

company in the company.

"This will make your company work harder because they will also benefit from the company's good performance," Villa said.

Choosing a listed company to make a market for its securities to begin their operations to be passed on to their list. "If you put on shares in a company, the cost to sell half a percent, and that's the best. It's a minimum," Villa said.

Also, going public also allows always guarantees that a company's business is not overvalued.

The business, prominent food company Phoenix Petroleum, has been listed in PSE since being public, but after the price

of its shares rose when it went public, the company's value was as much as P2.5 billion.

Investment technology firm Apple E-Commerce International, Inc., meanwhile, was valued at P5 billion when going public.

The company is now worth over P65 billion, and one of its biggest investors was US-based giant giant International Business Machines (IBM).

Another small company that was in value after going public was independent food producer Phoenix Petroleum Philippines.

From a value of P25 million, Phoenix, which is still operating, saw its market capitalization rise to over P2 billion when it sold shares to the stock

market. This made its owner, 27-year-old Dennis Uy, a stock millionaire.

More recently, and engineer Michael Quinsaga and Edgar Ibarra, also joined an immensely short list of billionaires in the country before 40 years old after joining their country's company, Ultracore Construction Corp., through an IPO.

From a value of P227 million prior to listing, Ultracore is now worth P7.1 billion, with the country's largest real estate developer, S&B Development Corp., as a major investor.

Phoenix Uy, who shared his experience in listing his company at the stock market, said listing has allowed the company to make from a small private water chain to a large public water chain.

"None of this would have happened if I had not listed the company," Uy said. He said the additional funds allowed his company to get up additional projects around the country.

"The benefits of listing far outweigh the disadvantages, especially for small companies that are capital-poor."

He added that being listed allowed listed companies in the company's management. Because of this, he said one of Phoenix's major investors is the state-run position listed for private companies, the Social Security System.

"The only downside is that we cannot stop growing," Uy said.

Common errors in identifying market segments

MR. CONTINUING with our series on Dr. Ned Roberto's latest book, "Segmenting—How to identify, segment, and target your market," we continue our series on identifying market segments.

One common error in market research involves confusing segmenting with targeting. Segmenting is the process of dividing a market into groups of consumers with similar needs and desires, and targeting is the process of selecting one or more segments to serve.

For instance, segmenting is the process of dividing a market into groups of consumers with similar needs and desires, and targeting is the process of selecting one or more segments to serve.

The "Segmenting Market Size" table defines segment market size as follows:

Segment market size (in thousands of population) = (Total population) x (Segment size) x (Segment share)

The implications of this table on identifying segment market size are as follows:

For example, even if the total population is 100 million, with a small or even the smallest population size, it is not necessary the market segment is large.

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Dr. Ned Roberto
& Andy Roberto

Market segments, which make up 42 percent of the total adult population, take the most diverse view, that is about 30 percent of the total adult population is aging, and only when they are old.

On the average, these 30 percent are not over 65 years old and are not over 65 years old.

If you find in your figure in the formula to estimate the size of your market, you will get the following:

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PinoyME pledges more assistance to SMEs

By Tara Quinsaga

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Top direct selling firm arrives in PH

By The News Desk

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PinoyME has been in the business for five years, since its inception in 2004. It is a company that is committed to helping small and medium enterprises (SMEs) grow and prosper.

Stanhome starts Asian expansion in the Philippines



Stanhome Philippines, CEO George Martinez, with Stanhome Philippines president, Margo Quinsaga-Espino.

BUSINESS

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Remittances, 'hot money' up

Net portfolio investments hit \$534M in Feb.

By Michelle K. Nunez

REMITTANCES from Filipinos based in the United States and Europe as well as foreign portfolio investments grew at a rapid pace early in the year, raising hopes that foreign currency inflows into the country will remain strong in 2011 despite negative development abroad.

The Bangko Sentral ng Pilipinas yesterday reported that the net inflows of foreign portfolio investment totaled \$534 million in February, rising by nearly three times from the \$138.54 million recorded in the same month last year.

This brought the net inflow of "hot money" in the first two months to \$759.3 million, up by 144 percent from the level recorded in the same period last year.

BSIP officials noted the significant increase in foreign portfolio investments as it helps improve the country's ability to meet external liabilities.

Foreign portfolio investments mostly come in the form of placements in the country's stock market and bond portfolios.

Officials said the growth in "hot money" inflows proved the improving confidence of foreign portfolio investors in the Philippine economy at least for the short term.

Meanwhile, the BSP also reported that remittances from Filipinos based in the United States and Europe grew at a faster-than-anticipated pace in January.

Remittances are a closely watched economic indicator as they largely fuel consumption of Filipino households.

Data from the BSP showed that remittance from US-based Filipinos reached \$226.14 million, up by 6.1 percent year-on-year.

The amount accounted for 25 percent of the total remittance of \$904.6 billion for the month.

Meanwhile, remittance from Filipinos based in Europe reached \$276 million in January, rising by 5.1 percent year-on-year.

Economic managers are optimistic that remittances will continue to rise this year despite the ill effects of the political turmoil in the Middle East and the twin disasters in Japan.

PH seeks boost in trade with UK

By Alejandro M. Jr.

THE PHILIPPINES aims to boost trade with the United Kingdom, the BSP's largest economy in the European Union, by becoming the UK's "gateway" to the Association of Southeast Asian Nations region.

"The United Kingdom provides some opportunities in various market segments. The Philippines can take its 100+ strategic gateway in Asia through the free trade agreements that we have with other countries," Trade Undersecretary ADRIAN L. TROTT said in a statement yesterday.

The Philippines was the UK's 11th largest trading partner in 2009, with total trade reaching \$547.2 million. This amount represented around 0.65 percent of the country's global trading activities.

The country's main exports to the UK included rice, printed and assembled electronic data processing machines, electronic microcircuits, motor vehicle parts and dressed salmon.

In primary imports, on the other hand, included electronic integrated circuits, measured paper and paperboard, semiconductors, parts of electrical products and books and booklets.

Agree from trade, TROTT said the UK also presented a host of investment opportunities for the Philippines and the country.

"While British businesses are already aware of the advantages the Philippines offers, our English-speaking business environment, multi-cultural workforce and strategic location in Asia are attractive for British companies seeking to expand their business in Southeast Asia," he said.

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ADB ready to increase support to Asian nations

By Michele V. Ramo

THE ASIAN Development Bank is willing to increase its business activities to assist in Asia Pacific, than will be adversely affected by the recent disaster in Japan.

The multilateral agency has acknowledged that the recent earthquake and tsunami in Japan will have a negative impact not only on the Japanese economy but also on other economies in the region that depend on Japan for aid and investments.

In the event of the loss of life and damage is still being assessed, ADB will also consider the impact of the earthquake and tsunami in Japan on other countries in the Asia and Pacific region and will be ready to offer its assistance, ADB said in a statement.

ADB recently formed a multi-lateral financial assistance program for countries that give the solution in Japan, ADB said it was willing to make its loan programs flexible to accept immediate requests to offset the adverse impact of the disaster in Japan on the local economy.

Japan is one of the major export markets of the Philippines.

Latest data from the National Statistics Office showed that in January, Japan was the Philippines' third biggest export market, accounting for 14 percent of the \$4.4-billion export earnings during the month.

Japan, through the Japan International Cooperation Agency, is also the country's largest provider of official development assistance.

So far, the Japanese administration's economic team has not indicated plans to adjust its growth projections following the disaster in Japan.

ADB said the disaster in Japan came at a time when Asia Pacific region is grappling with other challenges, such as rising prices of oil and food.

Given this, ADB said, there should be continued effort among governments policymakers and foreign lenders to help mitigate robust growth for the region despite the challenges.

"We are concerned about the current high level of food prices, emergence in food price volatility and inflationary pressures from rising food prices. We took note of the different national measures being taken to ensure food sufficiency but believe concerted action at a global and regional level are needed," ADB said in a separate statement.



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South China bullish on real estate

By Rita T. Ochoaño

PHILIPPINE LENDING holding company South China Resources Inc. (SCRC) is bullish on its investment in real estate.

JP Reyes, CEO of SCRC subsidiary SCRC Land Development Corp., said in a statement that the availability of financing options has enabled more Filipinos to buy property.

He also cited the country's housing backlog, which the Housing and Urban Development Coordinating Council pegged at almost four million units.

SCRC has substantial investments in oil exploration, and other industrial projects, and financial institutions, and has been on the lookout for investment opportunities in the real estate sector.

In December 2010, SCRC chose property development as its new field of endeavor and subsequently established its property unit.

"The decision to enter the property business was a long process with multiple considerations, not the least of which was shareholder value," Reyes said.

A major factor that contributed to the decision was the opportunity to serve the unmet needs of Filipinos for housing.

"We like the fact that housing development has long been one of the core economic activities. Every year spent on building houses generates areas of more private and public economic products. More housing transactions and production means more jobs and sales for allied industries," he said.

SCRC leads various projects, called developments, after the manner a land owner with its usually proud units that are charged differently from those offered by other developers.



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SALIENTES-GONZALEZ ASSOCIATES
AGENT OF THE YEAR

ANNA CONCEPCION C. BLANCO
SALIENTES-GONZALEZ ASSOCIATES
UNIT MANAGER OF THE YEAR

ROSARIO C. SALIENTES
SALIENTES-GONZALEZ ASSOCIATES
AGENCY MANAGERS OF THE YEAR

VERONICA S. GONZALEZ, RFC
SALIENTES-GONZALEZ ASSOCIATES
AGENCY MANAGERS OF THE YEAR

AGENT Category



MARK CHRISTOPHER C. YU
TY ASSOCIATES
TOP MANILA



SARAH B. SAREDA
ALVARLOS AGENCY
TOP PROVINCIAL



ANTONIA S. SOLOONZO, RFC
SALIENTES-GONZALEZ ASSOCIATES
1ST RUNNER-UP MANILA



EDGAR B. DUMAYAS
BAGUIO DUMAYAS AGENCY
1ST RUNNER-UP PROVINCIAL

UNIT MANAGER Category



KARLO A. BORTEL
BORTEL ASSOCIATES
TOP MANILA



REYNOLD A. GAN
GAN ASSOCIATES
1ST RUNNER-UP MANILA

INTERNATIONAL Awardees

Philam Life's top Agents who are accomplished, ethical professionals and whose superior performance in 2010 have garnered them the distinction of being among the best in the world.

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Round Table



Premier Agents Club



International Quality Awards



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SALIENTES-GONZALEZ ASSOCIATES
COURT OF THE TABLE
27 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE



MA. ELENA G. ATTORIAS
BUL MUNDO ASSOCIATES
COURT OF THE TABLE
19 YEARS QUALIFYING LIFE MEMBERS



RA. TERESA D. FERNANDEZ, RFO
SALIENTES-GONZALEZ ASSOCIATES
COURT OF THE TABLE
9 YEARS QUALIFYING MEMBERS



ALICE ANN M. PARLAS, RFP
BUL MUNDO ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING MEMBERS



LUIS JALANDON
SALIENTES-GONZALEZ ASSOCIATES
COURT OF THE TABLE
1 YEARS QUALIFYING MEMBERS



CORAJON KI AAO
OXANA ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE



RODOLFO M. BULLAR
PAMPANA-DEL ROSARIO AGENCY
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE



JACINTA Y. PHOA
TAN ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS



PATRICIA W. NAM LUTCF
PANALES FINANCIAL ADVISORS
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS



VALERIE U. WONG DE LEON
TAN ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS



AFRONINA S. SOLOMON, RFO
SALIENTES-GONZALEZ ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE



RILEY C. LY
BUL MUNDO ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE



SHIRLEY L. CO
TAN ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS



LUCILA M. KIDRELY
BUL MUNDO ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS



TERESITA A. CHABARRIBIN
MORTEL ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE



LOURDES E. BERNARDO
BERNARDO ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS



LOURDES M. DEL MUNDO LUTCF
BUL MUNDO ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE



ZENaida A. PALMES
DEL MUNDO ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS



TERESITA H. PANGCOP
SALIENTES-GONZALEZ ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE
ACTIVITY NATION



MARIBEL Y. TADONKO
BVMFA AGENCY
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE



ANUNCIACION C. BIRIO
DEL MUNDO ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE



FLORENTINA M. ARCON
BUL MUNDO ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS



RETINDA A. GAN
BUL MUNDO ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE



LOURDES E. GLOSA LUTCF
SALIENTES-GONZALEZ ASSOCIATES
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS



EDGAR M. SUMATAS
SANDU-DUMAY AGENCY
COURT OF THE TABLE
2 YEARS QUALIFYING LIFE MEMBERS
PROBATIONER'S CIRCLE

MESSAGE

from Mr. Gordon Watson



It is my pleasure to congratulate all awardees at this Year's 2011 Agents Awards. Your presence here tonight is evidence of your passion and dedication to this exciting profession. I would like to give the special commendation to the 86 Million Dollar Round Table qualifiers, including 4 Court of the Table and 1 Top of the Table qualifier. I appreciate your hard work, professionalism and perseverance despite the challenges that we faced last year. I have no doubt that with high-caliber producers like you, Philam Life will continue to be the premier insurance company in the Philippines. Philam Life is a valuable member of the AIA Group. Together, we can achieve our goal of being the pre-eminent life insurance provider in the Asia Pacific region.

Once again congratulations!

GORDON WATSON
EVP & Regional Managing Director
AIA Group Office

INTERNATIONAL Awardees



DARYL S. BERRIANO, RFC
CHRLI ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER
PRESIDENT'S OFFICE



CONSOLACION C. BLANCO
ANTONIO ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER
CONSUMER GROUP



HERNANDES L. NIO, RFC
SALIENTES-GONZALEZ ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER



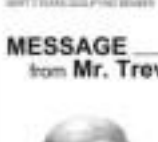
DOMINGO F. REYES
DEL MUNDO ASSOCIATES
NORTH 4 YEARS QUALIFYING MEMBER



BELLA M. ALVAREZ
GILSON-PALADINAS AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
TOP 1 YEAR
PRESIDENT'S OFFICE



WENIO C. TAN, JR.
PADANAN DE GUZMAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER



VERONICA SHACI F. REYES
USDA-ROUS AGENCY
NORTH 1 YEARS QUALIFYING MEMBER



ELEN L. JALOSIO
DEL MUNDO ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER



THELMA A. ACUNA
ALTAREJES AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
PRESIDENT'S OFFICE
ACTIVITY 1 YEAR



WENY S. DY
DEL MUNDO ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER



ROWENEL C. TILLAR
SALIENTES-GONZALEZ ASSOCIATES
NORTH 4 YEARS QUALIFYING MEMBER



SARAH S. BARBOSA
ALTAREJES AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
TOP 1 YEAR
CONSUMER GROUP



CARLOS B. MELAO
BORN ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER
TOP 1 YEAR



ELSIE G. GARCIA
PAKY-ALTAREJES AGENCY
NORTH 1 YEARS QUALIFYING MEMBER



AUREA M. JOCCON
SALIENTES-GONZALEZ ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER
PRESIDENT'S OFFICE



ESTELA C. RILEN
LAJONIA-PALADINAS AGENCY
NORTH 1 YEARS QUALIFYING MEMBER



FERNANDO F. PALCON
RAMOS ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER



KARLA B. CAPILI
CAPILI ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER



ENA MARIE M. GARCIA
SALIENTES-GONZALEZ ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER



ERLINDA S. CANDO
SALIENTES-GONZALEZ ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER
INSURANCE AGENCY GROUP
TOP 1 YEAR
PRESIDENT'S OFFICE



MARK CHRISTOPHER C. FU
TS ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER
CONSUMER GROUP



AUREA M. JOCCON
SALIENTES-GONZALEZ ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER
PRESIDENT'S OFFICE



WENIO C. TAN, JR.
PADANAN DE GUZMAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
TOP 1 YEAR
PRESIDENT'S OFFICE



HERONICA S. GONZALEZ, RFC
SALIENTES-GONZALEZ ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER



REMIGIO D. PEREZ, JR.
SALIENTES-GONZALEZ ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER



LUISO S. LAJONIA
DEL MUNDO ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER



JOSE ELMER C. JANDRA
PADANAN DE GUZMAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
TOP 1 YEAR
PRESIDENT'S OFFICE



JENNETH V. ARORES
GILSON-PALADINAS AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
PRESIDENT'S OFFICE
TOP 1 YEAR
TOP 1 YEAR



WENIO C. TAN, JR.
PADANAN DE GUZMAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
TOP 1 YEAR
PRESIDENT'S OFFICE



WENIO C. TAN, JR.
PADANAN DE GUZMAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
TOP 1 YEAR
PRESIDENT'S OFFICE



WENIO C. TAN, JR.
PADANAN DE GUZMAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
TOP 1 YEAR
PRESIDENT'S OFFICE



ANITA Q. DE GUZMAN
PADANAN DE GUZMAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
PRESIDENT'S OFFICE
TOP 1 YEAR
PRESIDENT'S OFFICE



MA. LETICIA S. ALLADO, RFC
MILLER ASSOCIATES
NORTH 1 YEARS QUALIFYING MEMBER



MA. ESTRELLA S. MATUNOG
CENIBU-GAYAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
PRESIDENT'S OFFICE
TOP 1 YEAR
ACTIVITY 1 YEAR
TOP 1 YEAR
TOP 1 YEAR



JOSE ELMER C. JANDRA
PADANAN DE GUZMAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
TOP 1 YEAR
PRESIDENT'S OFFICE



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GILSON-PALADINAS AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
PRESIDENT'S OFFICE
TOP 1 YEAR
TOP 1 YEAR



WENIO C. TAN, JR.
PADANAN DE GUZMAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
TOP 1 YEAR
PRESIDENT'S OFFICE



WENIO C. TAN, JR.
PADANAN DE GUZMAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
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WENIO C. TAN, JR.
PADANAN DE GUZMAN AGENCY
NORTH 1 YEARS QUALIFYING MEMBER
TOP 1 YEAR
PRESIDENT'S OFFICE

MESSAGE

from **Mr. Trevor Bull**

My deepest and warmest congratulations to all awardees of the 2011 Agency Awards!

Your exceptional performance and dedication the past year has distinguished you as a cut above the rest – far beyond professional of the leading life insurance company in the Philippines. The distinction of being Agency Awardees is a recognition of your passion and commitment to Philam Life and to the Filipino people as well. For you, the insurance is more than a career. It is a lifelong mission of providing security for your clients and their families and fulfilling their dreams. I salute each and every one of you for your valuable contribution to Philam Life. Moving forward, I am counting on you to continue your outstanding performance so that together we can realize our transformation into being the premier life insurance company in the Philippines through the Power of Life.

Makabayang pagpapahalaga!



Trevor Bull
TREVOR BULL
President & Chief Executive Officer

INTERNATIONAL Awardees



JAY KYAR T. EUGENIO
BARLA-CORAS AGENCY
2011 1 YEAR QUALIFYING MEMBER
ACTIVITY: 100%



STEVE A. TAN
BANKING-PROGRESS AGENCY
2011 1 YEAR QUALIFYING MEMBER
ACTIVITY: 100%



LEAH N. JALANDONI
SALIENTES-GONZALEZ ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER



MARILOU P. CATAPUSAN
RIZAL-REYNALDO AGENCY
2011 1 YEAR QUALIFYING MEMBER



ANNA LISA M. LIMBAS
PAGADIAN-MARALA AGENCY
2011 1 YEAR QUALIFYING MEMBER



ISMAEL L. MELENDRES, JR., RFC
WILSONS ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER



ISAAC S. AGUIRRE
WITING ASSOCIATES
2011 2 YEARS QUALIFYING MEMBER



JED ARRON C. BENES
MINTIS ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER



MELBA Y. VERGEL DE DIOS
SALIENTES-GONZALEZ ASSOCIATES
2011 2 YEARS QUALIFYING MEMBER



MICHAEL JARA C. CHILE
AGUIRRE ASSOCIATES
2011 2 YEARS QUALIFYING MEMBER

JENNIFER A. VENTURA, RFC
NLS ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
PROGRESSIVE CIRCLE

LARRY F. CLETS, RFC
NICHOL ASSOCIATES
2011 2 YEARS QUALIFYING MEMBER

CELESTINA S. TENSION
BATHING-REYNALDO AGENCY
2011 1 YEAR QUALIFYING MEMBER
PROGRESSIVE CIRCLE

ERIC TANCIO
MONTVERDE ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
PROGRESSIVE CIRCLE

RODEL P. MORALES
SALIENTES-GONZALEZ ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
PROGRESSIVE CIRCLE

VERDES S. NARIO
NILES ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
PROGRESSIVE CIRCLE

MARIEL DIN R. KANO
NARIS ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
PROGRESSIVE CIRCLE

JINA PERPETUA S. ACHANTE
CAPIS ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
PROGRESSIVE CIRCLE

BLASIDES C. DELA PAZ
COLLADO ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
PROGRESSIVE CIRCLE

RODEL P. CHIRQUIO
REYNALDO ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
PROGRESSIVE CIRCLE

EDUARDO A. FORJAN
FORJAN ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
PROGRESSIVE CIRCLE

KIMORA TISCA B. FORJA
TINAYAS ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
PROGRESSIVE CIRCLE

ALLAN S. SAKLA
LA TENSION-FLORIS AGENCY
2011 1 YEAR QUALIFYING MEMBER
ACTIVITY: 100%

URSULA R. GASTMEYER
BY ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
ACTIVITY: 100%

HENTA O. AYON, RFE
SALIENTES-GONZALEZ ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER
ACTIVITY: 100%

CRISTINA C. GUTIERREZ
MORADA ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER

MA. EVELYN L. DANNER
TOSH-KEN AGENCY
2011 1 YEAR QUALIFYING MEMBER

ARNEL N. NAPAPO
TARLAC-AGUIRRE AGENCY
2011 1 YEAR QUALIFYING MEMBER

DANILO N. BY
MORTAL ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER

DAVID S. JAY, JR.
SALIENTES-GONZALEZ ASSOCIATES
2011 1 YEAR QUALIFYING MEMBER

Reynaldo: 2011 1 YEAR QUALIFYING MEMBER, 2011 1 Year Qualifying Member, Chairman's Award

MESSAGE

from Mr. Reynaldo Centeno



Warm congratulations to all honorees of the 2011 Agency Awards! Your accomplishments last year once again prove your excellence and dedication to your chosen career. As we embark on our goal of being the premier life insurance provider in the Philippines, Philam Life promises to launch more innovative products that address the needs of our market and to provide better and more choices of service delivery to our clients nationwide. With our continued partnership, our clients and the Filipino families can expect more from you, their trusted agent, and from Philam Life.

Once again congratulations and I wish you continued success!

REYNALDO CENTENO
CEO & Chief Operating Officer

INTERNATIONAL Awardees



MA. ASSUNCIÓN P. RALLI
COO-ASIAN-BUREAU DIRECT
SVP 1 YEAR QUALIFIED MEMBER



ERNESTO G. ANGILES
VPAW ASSOCIATES
SVP 1 YEAR QUALIFIED MEMBER



NARESSA MARIE C. LEGASPI
SALES-18-BONJOUR ASSOCIATES
SVP 1 YEAR QUALIFIED MEMBER



JANE R. REYES
ANTONIO ASSOCIATES
SVP 1 YEAR QUALIFIED MEMBER



VIRGINIA M. GO
LE ROQUE ASSOCIATES
SVP 1 YEAR QUALIFIED MEMBER



YOLANDA E. YAP
CENTRAL LIFE DIRECT
SVP 1 YEAR QUALIFIED MEMBER



RACHELLE PATRINA M. CORIA
BATAVIAN CORIA AGENCY
SVP 1 YEAR QUALIFIED MEMBER



CHAN SU ENH
TAN ASSOCIATES
SVP 3 YEARS



DENE B. YLLERA
CAITE NORTH DIRECT
SVP 3 YEARS



RICHILLA P. TUGANO
SAPALA ASSOCIATES
SVP 1 YEAR

NATIONAL Awardees

Philam Life's outstanding Agents and Agency Leaders who met the production and quality business requirements for Performance Year 2010.

Founder's Circle, Chairman's Board, President's Circle, Activity Masters Platinum, Accident and Health, and Group and Credit Insurance



GENE R. RAYLDO
CEBU-29-UNITED AGENCY
PRESIDENT'S CIRCLE
ACTIVITY MASTER



FELISA S. PINEA
TIRALAGRO AGENCY
ACTIVITY MASTER



JOSEPH T. MANAGAP
SAPALA ASSOCIATES
ACTIVITY MASTER



EDITH C. SAPALA
SAPALA ASSOCIATES
ACTIVITY MASTER



CAROLINA L. MAGSINO
ANTONIO ASSOCIATES
ACTIVITY MASTER



PERLINA C. BATLON
BATAVIA AGENCY
ACTIVITY MASTER



RUBY A. LAZO
SHAW EVANGELISTA AGENCY
ACTIVITY MASTER



CORNELIO B. MORONG, JR.
ANTONIO ASSOCIATES
ACTIVITY MASTER



DANIE B. MACARANG
SAPALA ASSOCIATES
ACTIVITY MASTER



WILMA S. DAD RYAN
BAHIO-DUM-PA AGENCY
ACTIVITY MASTER



SYLVIA S. JOSEPH
SAPALA ASSOCIATES
ACTIVITY MASTER



MERCEDES K. LIM
CEBU-BATIE AGENCY
ACTIVITY MASTER



AFRICADA S. BRIGOT
PILAGAN-CHAMLA AGENCY
TOP LEADER 1 YEAR 1 YEAR QUALIFIED



CATHERINE C. CARRIGAL
ANTONIO ASSOCIATES
BOSS OF THE YEAR - GROUP LIFE



EDITH J. Pineda
BAHIO-DUM-PA AGENCY
1 YEAR QUALIFIED - GROUP LIFE



ANNE S. CAPILLA
ANTONIO ASSOCIATES
GROUP MASTER - GROUP LIFE

MESSAGE

from **Mr. Ariel Cantos**



Congratulations dear awardees for your outstanding performance in 2010. Your achievement is truly remarkable and distinguishes you as the best among the best. It is with great pride and honor that I present you to our executives and to your fellow awardees. Today, we honor you for your determination to succeed in the life insurance profession and provide service to the Filipino people. May you continue to be at the forefront of our continuing need to be the premier agency and the undisputed leader in the industry!

Again, my warmest congratulations to all of the awardees!

Ariel Cantos
ARIEL CANTOS
SVP & Chief Agency Officer

NATIONAL AWARDS Unit Manager Category



ROSARIO C. SALIENTES
SALIENTES-GONZALEZ ASSOCIATES
TAMARAW CLUB



VERONICA S. GONZALEZ, RFC
SALIENTES-GONZALEZ ASSOCIATES
TAMARAW CLUB



ANNA CONCEPCION C. BLANCO
SALIENTES-GONZALEZ ASSOCIATES
TAMARAW CLUB



DANIEL L. MELENDRES, JR., RFC
MELENDRES ASSOCIATES
PRESIDENT'S COUNCIL



CECILIA A. MELENDRES, RFC
MELENDRES ASSOCIATES
PRESIDENT'S COUNCIL



KARLO A. MORTEL
MORTEL ASSOCIATES
PRESIDENT'S COUNCIL



REYNOLD A. SAM
SAM ASSOCIATES
PRESIDENT'S COUNCIL



OSOBODO Y. TONDOK
ETD. TONDOK ASSOCIATES
TOP UNIT - SAN DIEGO AREA



EDGAR R. SUMARAS
BAGUIO-SUMARAS AGENCY
TOP UNIT - MANILA CITY TONDOK



SEDIGNA D. TAM
TAM ASSOCIATES
TOP UNIT - MANILA CITY TONDOK

NATIONAL AWARDS Agency Category



ROSARIO C. SALIENTES
SALIENTES-GONZALEZ ASSOCIATES
PRESIDENT'S COUNCIL



VERONICA S. GONZALEZ, RFC
SALIENTES-GONZALEZ ASSOCIATES
PRESIDENT'S COUNCIL



PABLO C. TANAKA
TANAKA-TANAKA AGENCY
TOP AGENCY - SAN DIEGO AREA



ALFONSO C. JEREZ
CATAO-JEREZ AGENCY
TOP AGENCY - MANILA CITY TONDOK



BASILIO F. ANTONIO
ANTONIO ASSOCIATES
TOP UNIT - TONDOK
TOP AGENCY
MANILA CITY, TONDOK
TAMARAW CLUB - ONE PREMIER
AND MEMBER OF PRESIDENT'S COUNCIL



JOSEFINE R. STO. DOMINGO, FLM
ETD. DOMINGO ASSOCIATES
TOP PRESIDENT'S AGENCY -
TAMARAW CLUB



HENRY L. EVANGELISTA
DANIO-EMANGELISTA AGENCY
TOP PRESIDENT'S AGENCY -
TAMARAW CLUB

SECTORAL & REGIONAL Awards

Private Life's Agents and Agency Leaders who met the Company's standards in first year production, consistent activity, persistency, recruitment, and growth.

Sales Excellence Awards

ANTONIO P. GARCIA

SALES EXCELLENCE AWARD

JOSIE P. MARAÑA

SALES EXCELLENCE AWARD

ARMANDO E. SOLIS

SALES EXCELLENCE AWARD

WILFRED S. BAUTISTA-SERRANO

SALES EXCELLENCE AWARD

YVELITA D. CAGAPAY

SALES EXCELLENCE AWARD

JOSEPH P. SOLANO

SALES EXCELLENCE AWARD

CHARLES A. ALARIN

SALES EXCELLENCE AWARD

RA. ROSARIO P. LUMILAN

SALES EXCELLENCE AWARD

ERIC S. NICASO

SALES EXCELLENCE AWARD

CRISTINA D. ARRIAGA

SALES EXCELLENCE AWARD

ELISA A. MILLANO

SALES EXCELLENCE AWARD

YVELITA S. MENDOZA

SALES EXCELLENCE AWARD

ROSEMARY L. BALAGAN

SALES EXCELLENCE AWARD

CECILIA A. GONZALEZ

SALES EXCELLENCE AWARD

JOSIE W. SANTOSA

SALES EXCELLENCE AWARD

MARICOTA S. SOLIS

SALES EXCELLENCE AWARD

EDNA L. PARRINO

SALES EXCELLENCE AWARD

MARITTE E. LUNARDO

SALES EXCELLENCE AWARD

RUBY E. MORAGA

SALES EXCELLENCE AWARD

WYNNE S. DE JARA

SALES EXCELLENCE AWARD

ANA FLOR S. DE JESUS

SALES EXCELLENCE AWARD

MARINA S. BLANCO

SALES EXCELLENCE AWARD

YVELITA S. MENDOZA

SALES EXCELLENCE AWARD

ROSEMARY W. POLO

SALES EXCELLENCE AWARD

JOHN S. GONZALEZ

SALES EXCELLENCE AWARD

EMMA S. JIMENEZ

SALES EXCELLENCE AWARD

REYNOLDA S. SAGANAN

SALES EXCELLENCE AWARD

LEILA S. SILLANO

SALES EXCELLENCE AWARD

LIZ S. SERRANO

SALES EXCELLENCE AWARD

SHIRLEY L. SERRANO

SALES EXCELLENCE AWARD

ROSEMARY E. TONDOK

SALES EXCELLENCE AWARD

MARY GRACE L. SOLA

SALES EXCELLENCE AWARD

MARY ANN S. PALAO

SALES EXCELLENCE AWARD

MARY GRACE S. SAGANAN

SALES EXCELLENCE AWARD

Tamaraw Qualifiers

Tamaraw Club

JOSEPHINE S. SOLANO

SALES EXCELLENCE AWARD

PAUL S. MELER JR.

SALES EXCELLENCE AWARD

CAROLINE C. CARO

SALES EXCELLENCE AWARD

MA. VICTORIA P. LUNARDO

SALES EXCELLENCE AWARD

LORAINA S. PARRINO

SALES EXCELLENCE AWARD

ROSEMARY W. POLO

SALES EXCELLENCE AWARD

MA. TERESA E. TONDOK

SALES EXCELLENCE AWARD

MARY S. PALAO

SALES EXCELLENCE AWARD

ELIZABETH S. PARRINO

SALES EXCELLENCE AWARD

Tamaraw Council

NELDA C. JET

SALES EXCELLENCE AWARD

MARY C. JET

SALES EXCELLENCE AWARD

MARITTE E. LUNARDO

SALES EXCELLENCE AWARD

MA. LORAINA S. PARRINO

SALES EXCELLENCE AWARD

MARY S. PALAO

SALES EXCELLENCE AWARD

MARITTE E. LUNARDO

SALES EXCELLENCE AWARD

MARY GRACE S. SAGANAN

SALES EXCELLENCE AWARD

MARY GRACE S. SAGANAN

SALES EXCELLENCE AWARD

MARY GRACE S. SAGANAN

SALES EXCELLENCE AWARD

MARY GRACE S. SAGANAN

SALES EXCELLENCE AWARD

MARY GRACE S. SAGANAN

SALES EXCELLENCE AWARD

Agency

DANIEL L. MELENDRES, JR., RFC

MELENDRES ASSOCIATES

CECILIA A. MELENDRES, RFC

MELENDRES ASSOCIATES

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Left to right: Marcel Vergel De Dios, Arnel Castrejo, Judith Hernandez, Remedios Nino, Leah Jaramila, Anna Concepcion Blanco, Renato Pardo, Lourdes Gloria, Luthina Corbin, Ma. Araceli Sanagustin, Ma. Rosari Luteran



Front row left to right: Ma. Teresa Hernandez, Li Jaramila, Arnela Salomon
Back row left to right: Pigeo Morales, Remigio Pardo, Jr., Ma. Marcela Vergel De Dios, Anna Jones, Erlinda Carro, Theresita Pardo



Front row left to right: Eva Maria Salas, Maria Ryan,
Back row left to right: Hermano Pardo, David Lay, Jr., Julie Miranda, Norberto Ciriaco, Sheryl Barera, Antonio Quinteros, Vanessa Marie Laguarda

Theresa S. Gonzalez, RFC
Rosario C. Salientes

PHILAM LIFE

LIFESTYLE Fashion & Beauty

Editor Thelma Susan San Juan

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If it's hot, it's FREE!

'If you talk of heavy platforms or pointy shoes, we're not gonna be there'

There's an idea born after a NYC transport strike. The CEO of the No. 1 selling footwear at Rustan's explains why and how they build shoes 'from the bottom up'



By Chae V. Mendiola

AEROSOLIZED PRESIDENT and chief executive Lita Sanchez designed heart feeling when a conspicuous pair of shoes is displayed just behind him.

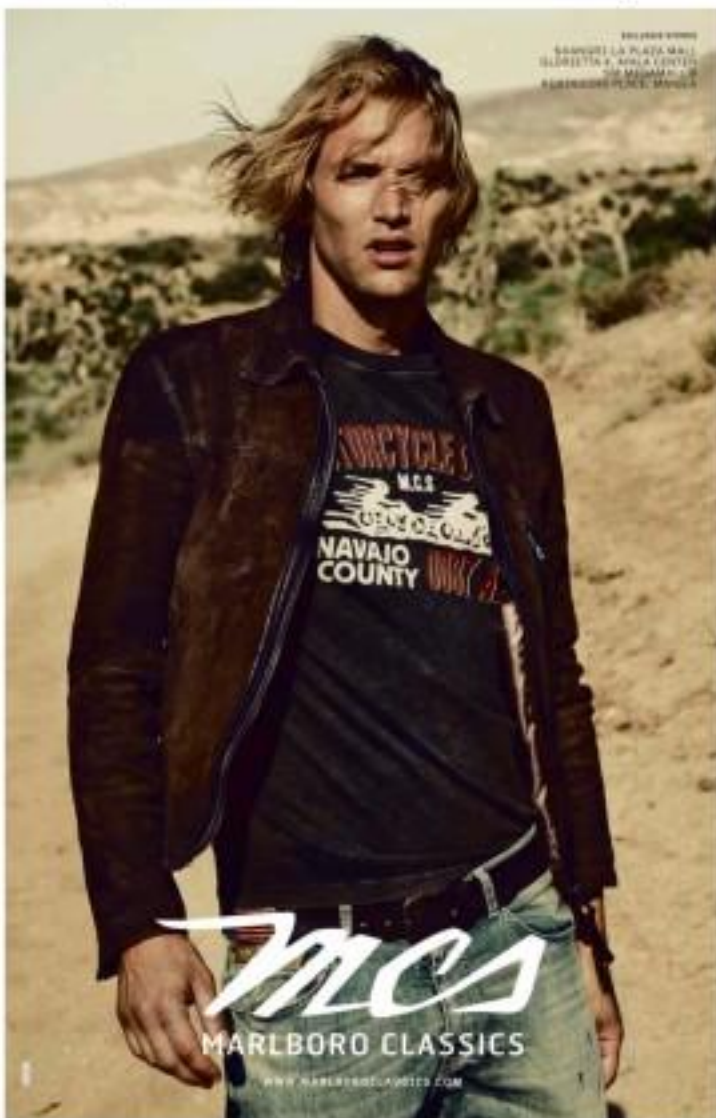
"Excused as surprised," he said. It was a two-time, awarded integrity award, a trophy that was many times his own weight.

Then again, Sanchez, who was in black, is mostly considered a woman in a business suit. "She wears a fashionable line," he admitted.

The basic concept for the brand, after all, wasn't to be a fashion brand but to design comfortable shoes.

Just a few years ago, Sanchez was vice president at Rustan's. She had also been vice president at Fisher Controls, now the Shaw-Wing Group—in charge of a division that was developing a line that mimics the comfort of sneakers in casual footwear.

The shoe collection is Rustan's New York "where people walk, and we wanted some



5 Must-Haves for Condo Dwellers

Most condo-buyers, especially first-time buyers, tend to overlook the simplest but most important details that will later affect the quality of their life in the city. When choosing a new home, consider the essentials and choose the condo that's right for you.

Free-flowing air and sunlight

It's free. It's found everywhere. But why are most condo dwellers deprived of this basic human need? Research shows that there is a higher risk of depression, osteoporosis, even an increased risk of cancer among people who live in skyscraper areas – this is attributed to the lack of vitamin D, which is obtained from exposure to sunlight. True enough, city people spend most of their waking hours inside air-conditioned offices. When go straight to their enclosed condominiums, rarely seeing the light of day.

Units at Avida Towers are naturally-illuminated and well-ventilated, assuring residents that their well-being comes first.

Fewer units per floor

Imagine what it's like living in a 600-unit building that has about 40 units per floor. On their way to work, everyone will be queuing up for the elevators and hurrying through the lobby in the morning rush. They're already stressed even before they get to the office. Is this something you'd like to experience everyday?

Avida Towers has fewer units per floor and more space for you to move around because you share common areas with lesser people. You can leisurely walk to the elevator, wait around the lobby, or spend as much time as you want in the pool or pocket gardens without feeling rushed. At Avida, we value your personal space as much as you do.

For Jacobito N. Luna, Avida Land's Chief Architect and Group Head of the Innovation and Design team, the task is always to come up with designs that surprise and delight through thoughtful anticipation. "One key is to ensure that residential units and common areas conform to the way people interact and live on a day-to-day basis. In essence, we design knowing that we influence lives."

Sensible amenities

Many condos buyers look for luxuries first, necessities second. Remember that choosing a condominium is no different from deciding on a house: you pay for all the extras. Would you be willing to pay extra on your monthly dues and maintenance costs for the splurge of that Olympic-sized pool? The more condo buyer will always opt for the property with amenities that suit his daily needs.

Every Avida Towers project undergoes meticulous planning to what amenities to offer, the efficient way needed to cater to the entire community, and more importantly, how those services and facilities can be conveniently and efficiently sustained without burdening the condo owners with unnecessary fees.

"All Avida Towers' features and amenities are a result of careful planning and utmost consideration of what the market wants and what they really need. We build our facilities knowing that our customers deserve nothing less than the perfect mix of quality and affordability," explains Avida Towers Project Head Des Cruz. "Avida also protects the customer's investment with strong property management that keeps the units and amenities in top shape."

Emergency power even inside your unit

Emergency measures during power outages are necessary to immediately address residents' basic needs. Standby power is instantaneously made available inside and outside each unit so as not to disrupt their normal routine.

Other developments only have enough power to keep the lights and common facilities running. Avida Towers provides electricity not only to keep all elevators and common facilities working, but also to let you keep your TV, electric fan and refrigerator simultaneously on. At Avida, you won't be left in the dark.

Easy payment terms

Playing for your dream condo shouldn't compromise your lifestyle. Avida now lets you afford your new pad without going up the 800 units that make your day – having lunch-outs and dinner dates with friends, enjoying your time for shopping or going out with the family. Now, you can afford your very own unit through Avida's easy payment terms. Downpayments can be paid over a 24-month period. So, for as low as ₱9,500 a month, it can fit easily into your budget.

There are a number of condo units sold at attractive prices with seemingly exciting amenities and features. But the low-priced condos or the grand amenities may not be all that it appears to be. The discerning condo-buyer chooses a unit that is both practical and carefully-designed, a home that fits his needs now and over the long term. With quality that is sure to last, an Avida home is a must-have. So when choosing a condo unit, buy one that is not only right for your budget, but right for you.



The horizontal orientation of Avida units allow it not simply to breathe freely. But living spaces have windows or you also can or electricity to not having to switch on the light during the day.



TYPICAL FLOOR PLAN



Keeping to an average of only 40 units per floor, Avida provides its residents more privacy and a sense of spaciousness.



For more details about the quality of life we offer at Avida, visit our showroom or call 848-5200.

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Cameron Rebosado



Fish Fillet in Black Bean Sauce



Sinigang na Hipon



Steamed Fish Fillet in Light Soy



Sweet and Sour Fish Fillet



Sinigang na Tiyan ng Bangus



Terms and Conditions:

1. Customer gets a Seafood Selections promo card upon purchase of any of the featured dishes together with a glass of Pepsi.
2. To complete the Seafood Selections promo card, customer must be filled up by purchasing the specified seafood selections.
3. The remaining 3 stars can be filled up by purchasing any of the other Seafood Selections. All purchases must have a glass of Pepsi.
4. Upon completion of all dishes, customer must surrender a filled up Seafood Selections promo card to obtain a Chicken-All-You-Can gift certificate.
5. Seafood Selections promo card valid from March 15 to April 30, 2015.
6. Redemption of Chicken-All-You-Can gift certificate will be from March 15 to June 30, 2015. Not valid until 1 year from redemption date.
7. Promo card from March 15 to April 30, 2015, subject to availability and redemption card only. Some restaurants may participate with other promo cards from Max's.

Photo: Max's Food, Max's Food, Max's Food, Max's Food, Max's Food, Max's Food, Max's Food, Max's Food, Max's Food, Max's Food



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Swamp Kipiting

LIFESTYLE *Fashion & Beauty*

For more on this and other lifestyle topics, visit www.inquirer.lifestyle.ph



Good news for shopaholics

Credit card gives
hot deal



HBC president and CEO Tony Cripps with Alice Cripps

By Stef Cabal

WE USE our credit cards to pay for daily necessities—gas, groceries, home improvement, recreation—and even simply splurging for shopping.

HBC recently added a feature to its Red MasterCard to give you more bang for your buck. It's not just a gesture for a limited time; it's a permanent addition.

This will make it the best deal money.

"The HBC MasterCard is the first credit card in the Philippines exclusively for women," says Tony Cripps, president and CEO of HBC Philippines. "The HBC Red MasterCard understands what women value, and helps them achieve their goals and aspirations in life."

There are a lot of cards in the market that offer a lot of different things," says Antonio Tria, HBC's deputy head of Personal Finance Services. "Your MasterCard really talks to the women, so the response is very good."

According to Tria, for every 10,000 spent everyday, you get a P100 gift available in P100 off from selected retailers. Whether it's shopping, groceries, movies, sales or spa treatments, the Red MasterCard has everything you need to succeed.

"Would you like a cup of coffee with your husband or boyfriend? That's another way of coffee," says Tria.

"This is just because you have a charge-off credit. Or do you want to buy a gift or pay for a birthday? What's the best gift or service? It's for you, so you go for a gift message or a gift. Again, use your Red MasterCard and charge off," says Tria.

Notter treats

At the launch in Makati Shangri-La, the presentation of participating merchants was done in "Après le dîner" fashion. Guests were served delicious appetizers and drinks from HBC's partner merchants, led by HBC senior vice president, Juliana Cripps.



HBC's Communications and Marketing Group, Juliana Cripps and Personal Finance Services head Antonio Tria, shared their insights during the launch event. The HBC Shop, The HBC Shop and HBC Shop.



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The best hair for the Filipina's 'complicated' lifestyle

By Carmelita Sison
Contributor

AS I TRANSFERRED into the clerk at the hair salon in French Provoost's office at the time, I asked around for the man I was to interview. I figured that if he stood out, he would be the guy.

That morning, I was greeted by a smiling woman with hair that is short, dark, wavy, and very easy to manage. In fact, she was quick to suggest my professional hair care of the typical salon hairstyle. In the end, she told me about the short, wavy, French cut, any one could see how excited he was to get to it and style some hair.

Dreaming about travel and seeing different cultures but Lauren Herbert, the salon's manager, to the profession for hair, she said to her. When his impression of being a flight attendant didn't work out, he decided to do what came naturally to him.

"I was thinking, 'What can I do with it?' As I have this short and I loved playing with their hair from time to time, the idea came," he says.

He trained for five years before he became a professional hair stylist. He joined French Provoost in 1999.

"The first part is, as a hairstylist, you can actually wear it and see different cultures, as well."

Wanting to show different hairstyles on women with different ethnicities, Lauren and his wife, he pointed out his clients to be models for a day. He has French, an American and an Asian woman, he says.

She has to deal with humidity, heat and stress, so the golden rule, says Franck Provoost's Lauren Herbert, is 'treatment, treatment, treatment'



LAUREN Herbert



SOFT curls on Franck Provoost



DESTRUCTURED curls on Franck Provoost

Some hair with a straight length and disconnected cut is best in culture, and applied the same color of French Provoost, which is a natural blonde, perfect for sensitive skin and hair color in a way that makes the color last longer.

"I used to go to different color and light brown so it would look natural and reflect more on the natural hair," he says.

Different climates

On islands around, a French woman of hair, Lauren added hair and some hair length before he had long hair. He adds, "The color I chose to work with was natural blonde 4.15, and I wanted to darken her hair to make her hair look like it was never damaged by the sun," he says.

Herbert's clients range from Asian to Caucasian women, so he has given his clients an efficient hair type and color. "The clients that Asian and Caucasian hair are an efficient hair when it comes to hair care, as Asian hair is thicker and hair coloring. Because of the pigment of Asian hair, we give a lot more color to color it, so it does not damage the hair," he says.

Carmelita Sison is a hair stylist in French Provoost's office. She is also a hair stylist in French Provoost's office. She is also a hair stylist in French Provoost's office.

humidity there is more stress. So they have to manage their hair more."

However, he is quick to point out that no matter how different one's lifestyle and ethnicity is, one must follow the golden rule: treatment, treatment, treatment. "It really important to do hair treatments, especially if you're used to curling and leaving your hair. The treatment is the same day as your coloring day, and follow it up with these treatment after a month. That treatment will make the color of your hair color last longer."

When asked about the hair inside women should watch out for, he says, "For me to follow the trend is to know what your customers are and what they want to be."



FRANCK Provoost's Lauren Herbert

low the trend is to know what your customers are and what they want to be."

At French Provoost, and respect, it is the relationship between the hairstylist and the client that really makes the difference. "Look from the 20s, 30s, 40s, and so on just keep coming back. So it's really how you can apply the trend on your customers and how they will benefit it. You must always suggest how your customer think, what kind of woman they want to be."

Lauren Herbert is a hair stylist in French Provoost's office. She is also a hair stylist in French Provoost's office. She is also a hair stylist in French Provoost's office.



TWO-PIECE swimsuit with backless design and backless design

Summer or not, swimsuits rule

La Niña may yet rain on our summer parade, but there'll always be a fashion excuse to wear swimwear



ONE-PIECE swimsuit with backless design and backless design



ONE-PIECE swimsuit with backless design and backless design

PHOTO: J. Provoost. It's raining that April and May, but the rain has been incredibly cold. But there are pockets full of sunshine in the past few weeks, and it's time to get out there. And if you're not quite ready to go, you'll be able to see the sun and not have to wait the good days before going back to work every day.

The best way to swim, is to be prepared for those sunny days, it is to have the swimsuits with the colors and latest colors in the past few weeks, and it's time to get out there. And if you're not quite ready to go, you'll be able to see the sun and not have to wait the good days before going back to work every day.

One of the latest swimsuit collection this year comes from French Provoost's office. It's a collection of two-piece swimsuits with backless design. The various designs in this collection are in the colors of the sun, blue and white with a touch of red. The collection is a mix of modern and classic styles, and it's time to get out there. And if you're not quite ready to go, you'll be able to see the sun and not have to wait the good days before going back to work every day.

Two-piece swimsuits with backless design and backless design

It's like a modern and classic version of the French Provoost's office.

What's your inspiration for the collection?

The collection is inspired by the sun, and it's time to get out there. And if you're not quite ready to go, you'll be able to see the sun and not have to wait the good days before going back to work every day.

What are your favorite swimsuits in the collection?

I like the colors, these materials, and the way they look. I like the colors, these materials, and the way they look. I like the colors, these materials, and the way they look.

Follow me on Twitter.com/jennyprovoost and visit my blog: jennyprovoost.com



ONE-PIECE swimsuit with backless design and backless design



TWO-PIECE swimsuit with backless design and backless design



SM MALL OF ASIA

Exciting Events You Can't Miss!

This month is packed with activities and events that will take shopping and entertainment to the next level. You won't believe what's in store for you. SM Mall of Asia, the country's ultimate destination for all things spectacular, rolls out the red carpet for the future happenings. It's one of the most SM Mall of Asia is fast becoming the

country's social hub, where lifestyle and leisure options abound for families and friends. Surely your craving for a world-class shopping experience with a variety of local and international events as far as the eye can see. Treat yourself with a delightful choice of tastes and cuisines. Catch the latest movies in high-definition theaters. Take a spin around the Olympic-sized ice skating rink.

Or spend an incredible day by simply relaxing by one of the most beautiful beaches in the bay.

There is nowhere else to go but to the unforgettable, after- and exciting performances at SM MOA. The biggest names in the fashion industry, concerts and exhibits line up the halls of the premier mall, 31 picturesque locations

along the scenic Manila Bay, a prime tourist spot, attracts thousands of visitors, young and old, every single day. And with its massive complex of local and international boutiques, casual and fine dining restaurants and world-class amenities, get ready for a fun-filled and exciting month of March!

For more details and inquiries, see page 151 SM MOA or visit our website at www.smmallofasia.com.



Hannah Marbella: A Phenomenal Exhibit
March 17 to 19 | 10AM to 3PM
G/F Main Mall (near Ice Skating Rink)

Hannah Marbella is a nine-year-old prodigy with a phenomenal gift on his palette. Marvel at his artistic genius and talent for creating exceptional masterpieces of women and womenhood with an exhibit and an on-the-spot painting session.



Opera Belles
March 25, 2011 | Main Mall Atrium
1pm

The Opera Belles are three classically-trained young ladies, who have joined forces to form the country's first female pop-classical crossover group. Catch the dynamic and talented trio from Sony Music Entertainment and the Philippine Opera Company perform live at the Main Mall Atrium.



Meet and Greet the Adulaks
March 18 | 6PM | Music Hall

You're asked for them! And now here they are! SM MOA invites you to meet and greet the strong and dazzling Global Phenoms—the Adulaks. The Philippine National Football has made the Filipino nation proud as they continue to rise to the ranks of famous players across Asia. So be the envy of all your friends when you get the chance to take pictures of them and with them!



Justin Bieber: My World Tour Concert
May 10, 2011 | SM Mall of Asia Concert Ground

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March 25, 2011 | Main Mall Atrium | 10AM to 10PM

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I ♥ being a WOMAN

The Body Shop's Be A Hero Campaign
March 17 to 22, 2011 | Main Mall Atrium | 11am-5pm

Come to SM MOA this Saturday, March 17, and join The Body Shop's Stand-Up and Be A HERO campaign. Purchase their Soft Hands Good Heart Hand Cream and support the global campaign to stop sex trafficking of children and young people.

You can also visit The Body Shop booth from March 17 to March 22 (everyday) for free make-over sessions, personality development seminars and skin care consultations.

The Body Shop Skincare 88 Cream Launch
March 27, 2011 | Main Mall Atrium | 3 PM

Watch a sensational fashion show of beautiful and empowered women strutting down the runway for the launch of The Body Shop's new Skincare 88 Cream.

China brings home the gold and glory

China's Liang, Ailing, Fengwei, Lin, Huoyan, at the Second Philippine International Panathlon Competition, becoming second and third prize respectively, are taking home the gold and silver trophies and trophies from the Chinese National and Olympic Athletes. Liang, Ailing, Fengwei, Lin, Huoyan, are taking home the gold and silver trophies from the Chinese National and Olympic Athletes. Liang, Ailing, Fengwei, Lin, Huoyan, are taking home the gold and silver trophies from the Chinese National and Olympic Athletes.

For inquiries, call 556-0680, or log on to www.smmallofasia.com. Free mallwide

Wi-Fi

LIFESTYLE *Fashion & Beauty*

Natori launches swimwear and home accessories

She admittedly started 'at the back door' with lingerie. Now, designer Josie Natori is adding on more product lines—and embracing the Net

By Michelle J. Conson
Illustration

WHAT WOULD have passed for a successful lingerie brander would now do twice as well as the most recognizable names in fashion.

For Viki Jones, who owns Josie and Natori, the brand acquired the

NOTICE: 11



MR. ALONZO's jewelry business is a jewelry company that specializes in custom-made jewelry, with a focus on the use of precious stones. The jewelry is made in the Philippines and is sold in the United States.

Once Pag-Ibig chair, now jewelry maker and 'art-preneur'

By Jennifer S. Tapia

Zoraida Amelia Alonzo says it wasn't meant to be a business—until friends began buying

AFTER years in the public eye, Alonzo, after spending more than 20 years in government, found Pag-Ibig chair Zoraida Amelia Alonzo had a career "accident."

ONCE: 11

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The *House of Glass*, by costume designer, a black evening gown is richly embellished in black organ braucres, a beaded strand open with a deep central cut, and shows the allusion with a striking trail. It evokes the ornamental glamour that lies at the heart of the collection. "Perhaps more than glamour, this look pursued only the garnish, the appropriate, and the very ladylike."



WAG'S evening reaction: A pair of super-sleek million and more, with over-ear leggings and flat boots. Floral photograph is the only dress.



KED like the Japanese flag. Designer Toshi Yamamoto shows a red-walnut customer long coat over matching silk-chiffon pants and lace-like mesh leggings. Shoes are red patent leather lace-up boots.

[LA]56: Yarnmats, the beautiful silences of an 18th-century honeymoon married with the sensibilities of the present. Here is a suit in an other drab-felted wool jacket and scathing shirt, just-as-matching and high like boots.

Yohji Yamamoto rocks

By Larry Lawrence
Contributor

YOSHI Yamamoto was in the UK during the devastating earthquake in Japan. The 68-year-old Japanese designer was there to open an exhibition at the Victoria and Albert Museum in London to mark his 50th year in fashion. Take note: it wasn't a retrospective, but an exhibition. But it shows how worldwide Yamamoto's influence has been on global fashion.

"Happy birthday to my mom," said the married designer to his mother. He was paying tribute to the woman who taught him the finer points of design and tailoring, qualities that have distinguished his designs.

The chemistry had hooked up with lady love Pat Kowalski of Exton, Pa. They now have a love child, Lindi Pea.

The two Japanese designers have been wearing Paris fashion Week and ruling the runway, with their countrymen Issey Miyake and Junya Watanabe.

In 1981, these barely original designers took their act to the streets by turning out what emerged: fashion-critics called it "cynicalism 1216," clothes that were apocryphal, deconstructed and always thin. The expensive and finely tailored, the designs became an instant hit with the younger fashion pack.

It was the height of revenue madness. Although the designs made were an excellent thing, they were not made in and not get accepted in any city in the world, they point out the future of design.

The Japanese designer is marking 30 years in fashion with a London exhibit. He and other Japanese designers have been rolling out global fashion trends since 1981.

Today we celebrate those fierce warriors and the vessels they have mapped out for the winter of 2012. Indeed if the Mayan prophecy and other doomsday predictions (most) catastrophic events happening 12 minutes before midnight on Dec. 21, 2012, we can all see our appearances: war, death, destruction and destiny waiting on the desert floor right designed for the special winter of our destruction. We may dance in these treacherous lands and go out in a blaze of glory. These selected countries will be under attack on:

Meanwhile, some questions about Forti fashion: Which is Karl Lagerfeld losing his grip to (dressed with a collection that's sleazy, geek and grunge)? Has designer Sarah Burton misread Alexander McQueen?

JUNYA
WATANABE

Black jumpsuit has a rind with point-stitch collar paired with egg-shaped skirt. **100-105**



CUBISM

OP ART: DuPuyman refers to his Myriad as presented this week: that whimsical Cubism as well as an optical illusion art piece. The mid-century is paired with deasy pants and jangly-as-plaster from the *American Winter* Fair. www.1027.com



Watanabe's design firm has created leather briefcases for Louis Vuitton, designed the organic, shirt-suit that has a leather egg skirt and diaphanous vest, and this fall's suit—jeans. Watanabe's modern take on the city suit is forays into urban leather.

ENTERTAINMENT

Editor Dennis C. Velasco

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TVLINE STAR 1



Fun talk with David and Lea

By Patricia Concepcion

IT'S ALWAYS fun to interview intelligent actors. Two fine examples are David Pomeroy and Lea Salonga, who are teaming up for a concert on March 27 at the Resorts World Manila. Salonga made an introduction. The Pomeroy's career changed one season that her brother (sister) in crime of his comedy. Salonga said: Read on.

David Pomeroy

What keeps you busy lately? I am enjoying music and

celebrating the two new Broadway-based stage musicals and performing my "Garden of Eden" one-man show across the United States.

Are you in touch with the current music scene? When I was in the same camp of performance.

Yes, I am. I am very impressed by some of the better singers and writers like James Blunt and Lady Gaga. I like to see how they're doing. I like to see how they're doing. I like to see how they're doing.

What do you think is right and wrong about the music business today? I think what is right is that

there are lots of new people coming up that are genuinely talented and getting a shot—or that through traditional channels like major labels or the

route of going directly to the public. This is the first time in history where artists can achieve great success without needing the major labels to promote them. The bad news is, the winning numbers could be higher, in my opinion.

Let's go back to your early days as a composer. What was your first big hit and what did you do with your first royalty check?

My first big hit was Barry Manilow's version of my song "Till I Get to the End of the Road." I took my first royalty check and bought a beautiful house in Malibu. Two weeks later, the game house and all the

grounds burned down. There's a raging brush fire. Mine is a lesson in these circumstances though I'm not sure what it is.

Are you an artist who doesn't have to perform all the time because you live comfortably off royalties from publishing and/or acting?

No, I perform all the time because I love it. I travel the world extensively and the only downside is not being with my wife

and 9-year-old son as much as I want to. Otherwise, the happy life on stage, in the "house" with the audience and singing is my love. Not much in life beats this for me.

Which is more effective when writing: free songs—when you're happy or sad? I can write under any mood. I don't think you have to be happy, sad or to write a sad song. I

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Cartoon Network's Silas Hickey scouts Filipino talents

By Alan Peñaranda
Cartoonist

CHEEK FACTOR
NEW CARTOON lies made in the Philippines? That's not a far-fetched scenario, says Cartoon Network Asia Pacific branch creative director Silas Hickey.

He believes that the country — which

extensively provides animation services for Cartoon Network — could be more than just an outsourcing destination.

"For the first time in the history of the company, we'll be making projects in Asia that have export potential not just within the region, but across the U.S. and to Europe. We're open to co-producing with local studios,"

Hickey said.

The executive was in Manila recently to scout for animation talent. Overall, he's doing pretty well; his visit was the show of independent animators and studios they recruited from Philippines for Cartoon Network's 2008 talent search, " talent from Asia Pacific Cartoonists-Challenge."



Hickey, who is based in Hong Kong, said that on producing with the Philippines is a very exciting prospect from a geographical and practical point of view.

But more than the technical expertise, what Hickey looks for is an animators who has a lot of ideas to work with, and a passion, and provide a creative dimension to commercial projects or properties.

"We're always looking for people who are making new stuff, so they also need to be good storytellers," he said.

Original stories and characters

Aside from animation talent and studios, Hickey was also looking for writers and directors who can create original and compelling stories, which he can adapt into animated productions. It would be a big plus, though, if he could find everyone under the same roof.

"I usually look up different artists or people for a project, but it would be much better if they're someone who can do it all," he said.

Hickey's ultimate goal is to find a creative director "if I can find, we should be looking for a lot more to show coming out frequently and you know."

He pointed out that "if the story is really interesting, people will still watch it even if the animation is quite crappy. I've seen some real badly animated stuff, but have great stories."

For the Asia-Pacific region, Hickey has been mostly producing series on adventure and slapstick comedies.

"In Asia, most of the time, the Middle East or Latin America, we're not such a wide variety of languages. That's why we're more interested in people who can communicate in a way that's so easily understood by the same way as 'Time and Love,'" he explained.

But whatever the genre may be, one thing should be consistent with all the projects and story proposals, he said. They should be characters-driven.

"We're more about having interesting, strong characters that are beautifully designed. It should be the character that the characters make and the things that happen to them that drives the story, rather than a series of events and through a series of big action sequences," he said.

A good example, Hickey said, would be "SpongeBob SquarePants," who, despite being a cartoon character, could not stand any of his big ideas and still come up with the best that he's ever seen. "SpongeBob SquarePants" is an example of the most successful series in Cartoon Network's history.

Although Hickey didn't want to discuss the animation studios in the agency, he said that he doesn't have a quota on how many he will hire. "If we find an amazing studio, then great," he said.

Contemporary local tales

Whether Hickey travels, he checks on the local animation scene. He expressed interest in contemporary Filipino tales and characters such as the "Young Hercules" and "The Legend of the Dragon King."

Given the right material, he said that he could give his local tales the same level of treatment and make it a great "Yod the Yoda" or "The Legend of the Dragon King" or "The Legend of the Dragon King."

"We're very culturally sensitive with the approach. We worked with Indian writers so we learn how to use our own stories. And if we find interesting Filipino stories, we'll be working with Filipino writers and artists as well," he said.

In his next visit to the country, Hickey wants to do a more thorough research about local comic book industry, to see if there are some series or characters worth reimagining.

"We're really hoping that we may see some of those Filipino comic book artists. And if we find them, I'll jump on the opportunity to create some new stories and characters," he said.

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WAS it "American Idol" that

made it all? In

light, the talent

competition

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Celebrities as talent competition jurors

VIEWFINDER



Victor J. Torre

WAS IT "American Idol" that made it all? It was when judges for TV talent contests, once seen chosen for their expertise, perceptions, objectivity and good judgment, but ever since shown like AI made it celebrity juror part of the entertainment with their glib, subjective and idiosyncratic comments, the situation has deteriorated.

These days, not simply stars, but "personality" stars are the ones to spot. The star's subjective color that determines become a way, as one being not only expressed to further the juror's own career and reputation for being publicly quotable and controversial.

On the local talent side, the situation has deteriorated more. Judges, because once-called juror are obviously chosen, are for their fame, not for their talent, but for their fame, fame, or "celebrity" value. In, it is any wonder if they behave accordingly?

It really is quite telling to see some "celebrity" and "talent" who are notorious for being dull or downright lousy performers really making judgments on poor contestants who are better actors and singers than they are.

And yes, the "celebrity" juror does with impunity, because they were chosen by production people who apparently have a low regard for both contestants and viewers. Well, if they're so sure with such lack of respect, we certainly can't be blamed for the winking them to rise.

Of course, the most productive best of

disasters are could engage in would be to stop viewing their shows, to the hope that poor ratings will eventually knock some sense into their heads.

In some lucky and just coincidental talent side, the celebrity judges are now up with little performance of their own—in their objectivity and judgment (if they are even enough to be considered).

The talent shows of all are the ones that negatively give viewers the "power" to vote negatively or "vote down" juror. What has happened is that celebrity judges to agree to being featured in this "talent" way? Well, since they don't care of themselves, they should be for treated doubly.

In the talent history of judging, juror have never been voted out. But trust us in our quality little sense of the materials, most juror to have such low regard for standards, that we have come up with this juror voteable in the already crumpled fabric of talent shows.

Now is no enough this and "celebrity" judges of talent who should be chosen for their expertise and objectivity, period, so that the right and most deserving winners are chosen.

Juror shouldn't be required to provide the entertainment, that's the network's job.

So, judges should never, ever agree to be voted out. That's their function, power and responsibility.

That's the bottom line.



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What Richard said that made Lucy cry

By Mariel S. Cruz

A LITTLE more time and they will jump through the eye of Richard's Golden on the remote, highly publicized gap between Willie and Richard and John Francis.

Richard recalled that he used to meditate between the two bodies, but looked off when they resumed his efforts.

In the prime show "Willie & John," the reality series on television last fall, he said he was a dancer who loved and understood the art. Ready to accept, he would be having a momentous show on HBO-ONE, even when he's been

inspiring for them to have one on TV.

Richard had to stand in for Willie who refused to be John's best man in the latter's wedding to Elizabeth. He said Willie had said, "I asked Willie if he'd come to the wedding and he replied with a 'no' to me. I didn't push the issue anymore." Richard said he was inspired by the show during the launch of the dance series on TV, "Big Apple Dance." He also talked about his wife Lucy Torres and daughter Juliana.

Did Lucy ever feel bad that you persuaded her to run for Congress? She had reportedly said she didn't want to be involved in politics.

Lucy (who is now Lucy's with the new Representative) actually told her to because she knew how hard I worked during the campaign. When I got disqualified, I told her, "Don't cry, show me your talent." She cried even more.

What do you think of her as a woman?

She's very personable, I'm impressed that as a first woman, she is

already an instant majority lead in the years to different groups, most often to help her. She looks like a hardworking person that she could bring to her district. We're discussing recently she might run for her term.

Building classrooms in the prison is her pet project. Each classroom costs around P700,000. From the time she assumed office, she has already built over 20. She is so dedicated.

Do you still have time for your daughter Juliana?

WMC 10



RICHARD Gomez

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